

Debtor 1 Regina Michelle Driskill fka Jeannie Pugh

Debtor 2 (Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Tennessee Knoxville Division  
(State)

Case number 3:11-bk-34102-SHB

## Form 4100R

### Response to Notice of Final Cure Payment

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

#### Part 1 Mortgage Information

Name of Creditor: Regions Bank dba Regions Mortgage

Court Claim No. (if known):

8

Last four digits of any number you use to identify the debtor's account:

5640

Property address:

3123 Joyce Ave  
Knoxville, TN 37921

#### Part 2: Prepetition Default Payments

Check One:

- ☐ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☒ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:
- \$0.00

#### Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: April 1, 2013

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of April 1, 2013 is:

- |  |                 |
|--|-----------------|
| a. Total postpetition ongoing payments due:                      | (a) \$13,029.66 |
| b. Total fees, charges, expenses, escrow, and costs outstanding: | + (b) \$0.00    |
| c. Total. Add lines a and b                                      | (c) \$13,029.66 |

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 04/01/2013



**Part 4** Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☒ all payments received;
- ☒ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☒ all amounts the creditor contends remain unpaid.

**Part 5:** Sign Here

The person completing this notice must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/Kyle Stewart  
Signature

Date: November 29, 2016

Print: Kyle Stewart  
First Name Middle Name Last Name

Title Attorney

Company Shapiro & Ingle, LLP, a Tennessee limited liability partnership

If different from the notice address listed on the proof of claim to which this response applies:

Address 10130 Perimeter Parkway, Suite 400  
Number Street

Charlotte, NC 28216  
City State ZIP Code

Contact phone (704)333-8107

Email: ncbkmail@shapiro-ingle.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TENNESSEE  
KNOXVILLE DIVISION**

**IN RE:**

**REGINA MICHELLE DRISKILL FKA  
JEANNIE PUGH  
DEBTOR(S)**

**3:11-bk-34102-SHB  
CHAPTER 13**

**CERTIFICATE OF SERVICE**

I hereby certify that I have this day served the foregoing and annexed pleading or paper upon:

(Served via U.S. Mail)

Regina Michelle Driskill fka Jeannie Pugh  
3123 Joyce Avenue  
Knoxville, TN 37921

(Served via U.S. Mail and Electronic Notification)

Regina Michelle Driskill fka Jeannie Pugh  
3123 Joyce Avenue  
Knoxville, TN 37921

(Served via U.S. Mail and Electronic Notification)

Gwendolyn M Kerney  
P.O. Box 228  
Knoxville, TN 37901

(Served via U.S. Mail)

Attn: Managing Agent  
Suntrust Bank  
Managing Agent  
P.O. Box 791274  
Baltimore, MD 21279-1274

(Served via Electronic Notification, Only)

United States Trustee  
800 Market Street, Suite 114  
Howard H. Baker Jr. U.S. Courthouse  
Knoxville, TN 37902

by depositing the same in a postpaid wrapper properly addressed to each such party or his attorney of record in a post office or other official depository under the exclusive care and custody of the United States Postal Service and/or by electronic mail, if applicable.

This the 29th day of November, 2016.

/s/ Kyle Stewart

Kyle Stewart

TN State Bar No.: 033796

SHAPIRO & INGLE, L.L.P.

10130 Perimeter Parkway, Suite 400

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